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March 14, 2017

Marvin Clifton Taylor  
5701 BARNWOOD DRIVE  
Richmond, VA 23234

RE: Creditor: Wells Fargo Bank, N.A.  
Case #: 15-32446-KRH  
Property: 5701 BARNWOOD DRIVE, Richmond, VA 23234  
SB File #: 13-235142

This letter serves to advise you that your loan modification has been denied. Pursuant to the Bankruptcy Court Order entered October 20, 2016 (docket entry no. 37) you have fifteen (15) days to cure the total default on the loan. The amount necessary to reinstate the subject loan is \$39,302.85, with a breakdown as follows:

10 monthly payments (6/1/2015-3/1/2016) @ \$1,847.83/month	\$18,478.30
5 monthly payments (4/1/2016-8/1/2016) @ \$1,890.13/month	\$9,450.65
6 monthly payments (9/1/2016-2/1/2017) @ \$1,895.65/month	\$11,373.90
Total	\$39,302.85

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than fourteen (14) days from the date of this letter, with **CERTIFIED FUNDS** made payable to **Wells Fargo Bank, N.A., and sent to c/o Shapiro & Brown, LLP at 501 Independence Parkway, Suite 203, Chesapeake, VA 23320.**

Alternatively, you may file an objection with the Court stating that (i) no default exists or (ii) any other reason why an Order granting relief from the automatic stay should not be entered.

Unless payment or an objection is received within fourteen (14) days of the date of this letter, a Certificate of Default will be filed with the Court and an Order Terminating Stay will be submitted to the Court for entry. If relief from the automatic stay is terminated, the collateral may be sold at foreclosure.

**Please further note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure.**

Sincerely,  
/s/ R.A. Hurley

R.A. Hurley, Esquire

NO DEBT COLLECTION ATTEMPT WILL BE MADE IN VIOLATION OF THE AUTOMATIC STAY OF 11 U.S.C. SECTION 362(a), OR OF ANY BANKRUPTCY DISCHARGE OR BANKRUPTCY COURT ORDER

501 Independence Parkway, Suite 203  
Chesapeake, Virginia 23320  
(757) 687-8777 (757) 687-8810 (Facsimile)  
This is a communication from a Debt Collector.